

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:	)	Examiner: Olabode AKINTOLA
	)	
Sunil RAJASEKAR et al.	)	Group Art Unit: 3691
	)	
Serial No.: 10/005,102	)	Confirmation No.: 9464
	)	
Filed: December 3, 2001	)	Customer No.: 53156
	)	
For: <b>METHODS AND SYSTEMS FOR</b>	)	
<b>MANAGING CREDIT</b>	)	
	)	
Atty. Docket No.: ORCL5763	)	<b><u>RESPONSE</u></b>
	)	

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Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the final Office Action mailed September 6, 2007, kindly consider the  
**Remarks** that begin on page 2 of this paper.